

**Information to identify the case:**

Debtor 1	Joseph L. Difedele Jr.	Social Security number or ITIN xxx-xx-6808
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Lois A. Difedele	Social Security number or ITIN xxx-xx-9865
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-16066-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph L. Difedele Jr.

Lois A. Difedele

7/26/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Joseph L. Difedelete, Jr.  
 Lois A. Difedelete  
 Debtors

Case No. 13-16066-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jul 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2018.

db/jdb	+Joseph L. Difedelete, Jr., Lois A. Difedelete, 196 Carol Street, Lakewood, NJ 08701-5311
cr	+U.S. Bank N.A., as Trustee, c/o Stern & Eisenberg PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
513781798	+Bank of America, Attn: Kivitz McKeever, 701 Market St., Ste 500, Philadelphia, PA 19106-1538
514080197	+Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
514084394	+CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
514084315	+CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
513906986	FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
513781802	+Kay Jewelers, POB 1799, Akron, OH 44309-1799
513781803	+Lowe! 5, P.O. Box 981064, El Paso, TX 79998-1064
516561423	MTGLQ Investors,L.P./oShellpointMortgageServicing, PO Box 10826, Greenville, SC 29603-0826
516561424	MTGLQ Investors,L.P./oShellpointMortgageServicing, PO Box 10826, Greenville, SC 29603-0826, MTGLQ Investors,L.P./oShellpointMortgage, PO Box 10826, Greenville, SC 29603-0826
513781804	+Motion FCU, 360 N. Wood Avenue, POB 1160, Linden, NJ 07036-0002
514092594	+Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
513781805	+OCWEN, P.O. Box 24738, West Palm Beach, FL 33416-4738
515115662	+SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386
515115663	+SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129, SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386
513876046	+Sterling Jewelers Inc d/b/a Kay Jewelers, P.O. Box 1799, Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2018 22:52:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 26 2018 22:52:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513781799	+EDI: BANKAMER.COM Jul 27 2018 02:48:00 Bank of America, Mailstop TX2-973-04-02, 7105 Corporate Drive, Plano, TX 75024-4100
514920566	+EDI: BANKAMER.COM Jul 27 2018 02:48:00 Bank of America, NA, Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
513781800	EDI: FORD.COM Jul 27 2018 02:48:00 Ford Motor Credit, Bankruptcy Center, P.O. Box 6275, Dearborn, MI 48121
513795216	EDI: FORD.COM Jul 27 2018 02:48:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953
514064667	EDI: RMSC.COM Jul 27 2018 02:48:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
513781801	+EDI: HFC.COM Jul 27 2018 02:48:00 HSBC, P.O. Box 81622, Salinas, CA 93912-1622
514872086	EDI: PRA.COM Jul 27 2018 02:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514872087	EDI: PRA.COM Jul 27 2018 02:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514064529	EDI: PRA.COM Jul 27 2018 02:48:00 Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, PO Box 41067, Norfolk VA 23541
513781806	+EDI: RMSC.COM Jul 27 2018 02:48:00 PayPal/GE Capital, Bankruptcy Dept., POB 103104, Roswell, GA 30076-9104
513781807	+EDI: SEARS.COM Jul 27 2018 02:48:00 Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517466208	THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS, TRUSTEE FOR THE CERTIFICATEHOLDERS OF TH
517466209	THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS, TRUSTEE FOR THE CERTIFICATEHOLDERS OF TH, THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS, TRUSTEE FOR THE CERTIFICATEHOLDERS OF TH
cr*	+Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 30

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Allison J. Kiffin on behalf of Creditor Motion Federal Credit Union collections@peterliska.com  
Andrew Thomas Archer on behalf of Debtor Joseph L. Difede, Jr. aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Andrew Thomas Archer on behalf of Joint Debtor Lois A. Difede, Jr. aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, et al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, et al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Steven K. Eisenberg on behalf of Creditor U.S. Bank N.A., as Trustee bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 8